

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE

CHASE BANK USA, N.A.,

Plaintiff,

v.

HESS KENNEDY CHARTERED, LLC,
LAURA L. HESS, EDWARD T. KENNEDY,
LAURA HESS & ASSOCIATES, P.A.,
HESS KENNEDY HOLDINGS, LTD.,
HESS KENNEDY COMPANY CHARTERED
BWI, THE CONSUMER LAW CENTER, LLC,
THE CONSUMER LAW CENTER OF DELRAY
BEACH, LLC, THE CONSUMER LAW
CENTER OF BOCA RATON, INC., THE
CAMPOS CHARTERED LAW FIRM, JEFF
CAMPOS, P.A., JEFFREY S. CAMPOS, LEGAL
DEBT CENTER, LLC,

Defendants.

Civil Action No. 08-121-JJF

**APPENDIX TO CHASE BANK USA, N.A.'S RESPONSE TO DEFENDANTS'
MOTION TO DISMISS OR, IN THE ALTERNATIVE,
TO TRANSFER TO THE SOUTHERN DISTRICT OF FLORIDA**

OF COUNSEL:

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Alan S. Kaplinsky, Esquire
Mark J. Levin, Esquire
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Attorneys for Plaintiff
Chase Bank USA, N.A.

INDEX TO EXHIBITS

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EXHIBIT B

IN THE SOUTHERN DISTRICT OF FLORIDA
CASE NO.:

HESS KENNEDY CHARTERED, LLC;
LAURA L. HESS; EDWARD T. KENNEDY;
HESS KENNEDY HOLDINGS, LTD.;
LAURA HESS & ASSOCIATES, P.A.;
THE CONSUMER LAW CENTER, LLC;
THE CAMPOS CHARTERED LAW FIRM;
JEFF CAMPOS, P.A.; JEFFREY S. CAMPOS;
LEGAL DEBT CENTER, LLC.

Plaintiffs,

vs.

CHASE BANK USA, N.A.,

Defendants.

08-60321
CIV - DIMITROULEAS
ROSENBAUM

COMPLAINT FOR DECLARATORY JUDGMENT

Plaintiff, by and through undersigned counsel, brings this Complaint as follows:

JURISDICTION AND VENUE

1. This Court has jurisdiction over the parties and subject matter pursuant to 28 U.S.C §§ 2201; 2202; and 1332.

2. Venue is proper in the Southern District of Florida because HESS plaintiffs reside and maintain their principal place of business is in the Southern District of Florida. Most of the acts of HESS's business are performed within the Southern District of Florida. A majority of the witnesses in this matter reside in the Southern District of Florida. Defendant CHASE has communicated with HESS through telecommunications into the Southern District of Florida. Those communications give rise to the request for declaratory relief sought in this lawsuit.

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INTRODUCTION

3. The Truth in Lending Act (TILA) 15 U.S.C. § 1601 et seq. was enacted to ensure that creditors provide a meaningful disclosure of credit terms so that consumers will be able to compare more readily the various credit terms available to them, avoid the uniformed use of credit, and protect consumers against inaccurate and unfair credit billing and credit card practices.

4. To this end, the credit transaction provisions of the TILA require creditors to clearly and conspicuously disclose certain key terms and costs before consummating a credit transaction.

5. Once the consumer has taken advantage of the credit offered, the creditor is required to send periodic statements disclosing among other things, the balance on which the finance charge is computed and how the balance was determined.

6. In the event that a consumer believes that a periodic statement contains a billing error, the TILA requires that the consumer respond, within 60 days, to the creditor's statement of account with a written notice that he or she believes a billing error has occurred.

7. The written notice complies with the TILA when it (1) sets forth or otherwise enables the creditor to identify the name and account number (if any) of the obligor, (2) indicates the obligor's belief that the statement contains a billing error and the amount of such billing error, and (3) sets forth the reasons for the obligor's belief (to the extent applicable) that the statement contains a billing error.

8. When the consumer responds as set forth above, the creditor must comply with the provisions of the TILA.

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PLAINTIFFS

9. Laura Hess is a citizen of the State of Florida. She is the principal in a law firm, Laura Hess & Associates; P.A., a Florida professional services corporation that is retained by consumers with credit card debt, with the limited purpose of auditing whether Chase Bank USA, N.A. was in compliance with the TILA and the Fair Credit Reporting Act ("FCRA").

10. Laura Hess and Associates, P.A. is a Florida corporation with its principal place of business in Coral Springs, Fla.

11. Hess Kennedy Holdings, Ltd. is a Florida limited liability company with its principal place of business in Coral Springs, Florida that provides employee staffing services for Plaintiff Laura Hess & Associates, P.A. and Plaintiff Jeff Campos, P.A.

12. Hess Kennedy Chartered, LLC is a Florida limited liability company with its principal place of business in Coral Springs, Fla that provides payment processing services for Hess | Kennedy.

13. The Consumer Law Center, LLC is a Florida limited liability company with its principal place of business in Coral Springs, Florida that provides payment processing services for The Consumer Law Center.

14. The Campos Chartered law firm is a Florida corporation with its principal place of business in Coral Springs, Florida that is retained by consumers with credit card debt, with the limited purpose of auditing whether Chase Bank USA, N.A. was in compliance with the TILA and the FCRA.

15. Jeff Campòs, P.A. is a Florida corporation with its principal place of business in Coral Springs, Florida.

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16. Jeffrey S. Campos is a citizen of the State of Florida and is the principal in a law firm, Jeff Campos, P.A., a Florida professional services corporation that is retained by consumers with credit card debt, with the limited purpose of auditing whether Chase Bank USA, N.A. was in compliance with the TILA and the FCRA.

17. Legal Debt Center, LLC is a Florida limited liability company with its principal place of business in Coral Springs, Florida that provides payment processing services on behalf of The Legal Debt Center.

18. Edward T. Kennedy is a human being who is not Edward Cherry. Edward Kennedy resides in Brussels.

19. All plaintiffs will be collectively referred to as HESS.

20. HESS wants to enforce consumer rights under the TILA and the FCRA free from the threat from Chase Bank USA, N.A. that doing so will result in criminal prosecution and liability for tortious interference with contractual relations.

DEFENDANT

21. The Defendant Chase Bank USA, N.A. ("CHASE") is a national bank and wholly owned subsidiary of JP Morgan Chase & Co. The Defendant CHASE issues credit cards to consumers. CHASE's main office is in Newark, Delaware. CHASE is also the successor to Bank One, Delaware, N.A., a national banking association, by merger on October 1, 2004.

FACTS

22. On February 29, 2008, CHASE filed a lawsuit in the District of Delaware against all of the named plaintiffs in this matter in Case No. 1:08-cv-00121-UNA. (Exhibit J).

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23. In that lawsuit, CHASE alleges that the HESS plaintiffs committed the torts of: tortious interference with contractual relations; abuse of process; violation of Delaware deceptive trade practices act; Delaware consumer fraud act; and, conspiracy.

24. On July 20, 2007, representatives of HESS and CHASE met in the Miami office of the Carlton Fields law firm.

25. The meeting regarded certain letters that CHASE was receiving from the HESS on behalf of its clients.

26. The letters contained information relating to CHASE credit card accounts and requested certain information relating to the nature and scope of the relationship between CHASE and HESS clients. (See Exhibits "A" "B" and "C").

27. During the meeting, it was disclosed by CHASE that CHASE believed that the letters were a "scam," "illegal," and that CHASE was "under no obligation to respond to such letters."

28. CHASE further disclosed that CHASE has received letters similar in kind to HESS'S letters and that CHASE has successfully obtained damages, injunctive relief, and caused the writers of such letters in some circumstances to be indicted and/or disbarred.

29. CHASE requested that HESS cease sending such letters; withdraw the letters already sent; notify its clients that its legal theories were not well-supported in the law or in its clients' best interests; notify its clients that they would be better served to request relief and payment arrangements from CHASE; and, recommend that its clients make the minimum monthly payments due.

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30. In the event that HESS did not perform these actions, CHASE would initiate litigation against the HESS and attempt to both cause its attorneys to be disbarred and criminally prosecuted.

31. On August 17, 2007, Carlton Fields law firm, on behalf of CHASE, transmitted a letter to HESS again demanding that that HESS cease sending such letters; withdraw the letters already sent; notify its clients that its legal theories were not well-supported in the law or in its clients' best interests; notify its clients that they would be better served to request relief and payment arrangements from Defendant Chase; and recommend that its clients make the minimum monthly payments due. Carlton Fields closed its letter with the veiled threat that should HESS fail to do so, CHASE would "... proceed along the lines discussed at our meeting in Miami." (See Exhibit D.)

32. HESS desires to notice CHASE of the billing errors in accordance with TILA, but fear the institution of litigation by CHASE, and do not desire to violate any criminal statute that CHASE may be referring to in their correspondence.

THE STATUTE AT ISSUE

33. Under 15 U.S.C. § 1666 if an obligor responds, within sixty days, to a creditor's statement of account pertaining to a consumer line of credit by properly notifying the creditor that he or she believes a billing error has occurred, the creditor must comply with the provisions of the Act. 15 U.S.C. § 1666(a).

34. A written notice of a billing error complies with the requirements of 15 U.S.C. §1666 when it: (1) sets forth or otherwise enables the creditor to identify the name and account number (if any) of the obligor, (2) indicates the obligor's belief that the statement contains a billing error and the amount of such billing error, and (3) sets forth the reasons for the obligor's

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belief (to the extent applicable) that the statement contains a billing error. 15 U.S.C.

§§1666(a)(1), (2), & (3).

35. Under 15 U.S.C. §1666, a “billing error” is defined as any of the following:

(1) A reflection on a statement of an extension of credit which was not made to the obligor or, if made, was not in the amount reflected on such statement.

(2) A reflection on a statement of an extension of credit for which the obligor requests additional clarification including documentary evidence thereof.

(3) A reflection on a statement of goods or services not accepted by the obligor or his designee or not delivered to the obligor or his designee in accordance with the agreement made at the time of a transaction.

(4) The creditor’s failure to reflect properly on a statement a payment made by the obligor or a credit issued to the obligor.

(5) A computation error or similar error of an accounting nature of the creditor on a statement.

(6) Failure to transmit the statement required under section 1637 (b) of this title to the last address of the obligor which has been disclosed to the creditor, unless that address was furnished less than twenty days before the end of the billing cycle for which the statement is required.

(7) Any other error described in regulations of the Board.
15 U.S.C. §1666(b).

DISCUSSION

36. CHASE’s periodic statement sent to users of the Chase credit card contains the following explanation as to how CHASE calculated the resulting balance and in the same sized font:

Explanation of Finance Charge:

We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances checks (“check transaction”), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates.

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If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balances for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

37. CHASE's periodic statement sent to users of CHASE's credit card contains the following information relating to charges to the account as an example:

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Due to Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$4,523.22	\$115.22	\$0.00	\$0.00	\$115.22
Cash Advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .08217%	29.99%	\$3,560.34	\$90.70	\$0.00	\$0.00	\$90.70
Total finance charges							\$205.92

38. HESS contends that taking into consideration the information provided by CHASE in paragraph 36 and the information provided by CHASE in paragraph 37, it is impossible to ascertain how CHASE arrived at the resulting balance. (See Exhibit E.)

39. HESS contends that taking into consideration the information provided by CHASE in paragraphs 36 & 37, and utilizing a calculator, not only is it impossible to ascertain how CHASE arrived at the resulting finance charge and balance due, using any manner of calculating interest, it is impossible to duplicate the computations.

40. HESS contends that the letter attached as Exhibit F satisfies the TILA requirements of 15 U.S.C. §§1666(a)(1), (2), & (3) and that HESS has sent a lawful letter asserting the rights of the credit-card user.

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41. HESS contends that the letters attached as Exhibit G and Exhibit H are not violative of any civil or criminal law, but instead seek information relating to whether CHASE would succeed in an action against a credit card user (HESS client) based upon the theories of: (1) Money Lent; (2) Breach of Contract; (3) Account Stated; (4) Open Account; and/or (5) Unjust Enrichment.

42. CHASE contend that the HESS letters are without legal merit, are criminal in nature, subject HESS to a claim for tortious interference with contractual relations, and do not commence valid credit card billing disputes.

BASIS FOR DECLARATORY JUDGMENT

43. CHASE'S contention that HESS letters are without legal merit, are criminal in nature, subject HESS to a claim for tortious interference with contractual relations, and do not commence valid credit card billing disputes, have left HESS in doubt and uncertain about their rights under the TILA, the common law of the State of Florida, the Federal Criminal Statutes, and the Florida criminal statutes; thus giving rise to a justiciable controversy and an actual rather than a theoretical controversy as to the validity of the letters that are the subject matter of this action.

44. Accordingly, an actual, bona fide, present, practical, active, and justiciable controversy has arisen and now exists between HESS and CHASE concerning their respective rights, duties and responsibilities, needing a Declaration from this Court.

45. The controversy is definite, concrete, and deals with an ascertained state of facts, all of which are before the Court.

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46. HESS further alleges that certain of their privileges and rights are dependent upon the facts and the law applicable to the facts, all of which touches on the legal relations of the parties.

47. HESS also show that the relief sought is not merely the giving of legal advice or answers to questions propounded from curiosity.

48. HESS desires a Declaration of their rights, status and other equitable and legal relations as to 15 U.S.C. §§ 1601 et seq., the Defendants periodic statements, and the Plaintiffs letters. Such a Declaration is necessary and appropriate under the circumstances in order that HESS may ascertain her rights under TILA and in order that HESS may ascertain its rights as attorneys enforcing the provisions of the TILA free from the threat of civil litigation and potential criminal liability.

RELIEF SOUGHT

WHEREFORE, for the reasons set forth above, Plaintiffs requests relief as follows:

1. A Declaration that this Court has jurisdiction of a real and active justiciable controversy between these parties;
 2. A Declaration that the letters attached are not tortious in nature;
 3. A Declaration that the letters attached are not criminal in nature;
 4. A Declaration that the letters attached have legal merit;
 5. A Declaration that Exhibit A and Exhibit B satisfy the TILA notice requirements;
- and
6. A Declaration that Exhibit A and Exhibit B commence valid credit card billing disputes; and

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7. A Declaration that Exhibit A and Exhibit B if transmitted to the Defendant Chase within 60 days of receipt of a statement of account require that the Defendant Chase comply with the TILA.

Respectfully submitted,

ROTHSTEIN ROSENFELDT ADLER
Attorneys for Plaintiffs
401 East Las Olas Boulevard, Suite 1650
Fort Lauderdale, Florida 33301
Telephone No. (954) 522-3456
Facsimile: (954) 527-8663

By:

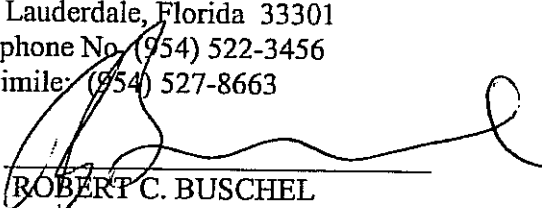

ROBERT C. BUSCHEL
Florida Bar Number: 0063436

EXHIBIT C

COVER LETTER

TO: Registration Section
Division of Corporations

SUBJECT: HESS KENNEDY CHARTERED LLC

(Name of Resulting Florida Limited Company)

The enclosed Certificate of Conversion, Articles of Organization, and fees are submitted to convert an "Other Business Entity" into a "Florida Limited Liability Company" in accordance with s. 608.439, F.S.

Please return all correspondence concerning this matter to:

EDWARD CHERRY

(Contact Person)

Hess Kennedy Co. Chartered

(Firm/Company)

210 N. UNIVERSITY DRIVE, SUITE 209

(Address)

CORAL SPRINGS, FLORIDA 33071

(City, State and Zip Code)

For further information concerning this matter, please call:

EDWARD CHERRY

(Name of Contact Person)

at (954)

245-5642

(Area Code and Daytime Telephone Number)

Enclosed is a check for the following amount:

☐ \$150.00 Filing Fees
(\$25 for Conversion
& \$125 for Articles
of Organization)

☐ \$155.00 Filing Fees
and Certificate of
Status

☐ \$180.00 Filing Fees
and Certified Copy

☒ \$185.00 Filing Fees,
Certified Copy, and
Certificate of Status

STREET ADDRESS:

Registration Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

MAILING ADDRESS:

Registration Section
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

Certificate of Conversion
For
"Other Business Entity"
Into
Florida Limited Liability Company

This Certificate of Conversion and attached Articles of Organization are submitted to convert the following **"Other Business Entity"** into a **Florida Limited Liability Company** in accordance with s.608.439, Florida Statutes.

1. The name of the "Other Business Entity" immediately prior to the filing of this Certificate of Conversion is:

HESS KENNEDY COMPANY CHARTERED

(Enter Name of Other Business Entity)

2. The "Other Business Entity" is a CORPORATION

(Enter entity type. Example: corporation, limited partnership, sole proprietorship, general partnership, common law or business trust, etc.)

first organized, formed or incorporated under the laws of FLORIDA

(Enter state, or if a non-U.S. entity, the name of the country)

on DECEMBER 8, 2005

(Enter date "Other Business Entity" was first organized, formed or incorporated)

3. If the jurisdiction of the "Other Business Entity" was changed, the state or country under the laws of which it is now organized, formed or incorporated:

N/A

4. The name of the Florida Limited Liability Company as set forth in the attached Articles of Organization:

HESS KENNEDY CHARTERED LLC

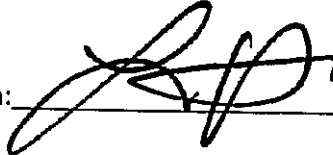
(Enter Name of Florida Limited Liability Company)

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2007 AUG 31 PM 4:24
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

5. If not effective on the date of filing, enter the effective date: _____
(The effective date: 1) cannot be prior to nor more than 90 days after the date this document is filed by the Florida Department of State; AND 2) must be the same as the effective date listed in the attached Articles of Organization, if an effective date is listed therein.)

Signed this _____ day of AUGUST 20 07

Signature of Authorized Person: _____



Printed Name: LAURA HESS, ESQUIRE Title: DIRECTOR

Fees:

Certificate of Conversion:	\$25.00
Fees for Florida Articles of Organization:	\$125.00
Certified Copy:	\$30.00 (Optional)
Certificate of Status:	\$5.00 (Optional)

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FILED

2007 AUG 31 PM 4:24
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is:

HESS KENNEDY CHARTERED LLC

(Must end with the words "Limited Liability Company," the abbreviation "L.L.C.," or the designation "LLC.")

ARTICLE II - Address:

The mailing address and street address of the principal office of the Limited Liability Company is:

Principal Office Address:

210 N. UNIVERSITY DRIVE, SUITE 209
CORAL SPRINGS, FLORIDA 33071

Mailing Address:

210 N. UNIVERSITY DRIVE, SUITE 209
CORAL SPRINGS, FL 33071

ARTICLE III - Registered Agent, Registered Office, & Registered Agent's Signature:

(The Limited Liability Company cannot serve as its own Registered Agent. You must designate an individual or another business entity with an active Florida registration.)

The name and the Florida street address of the registered agent are:

TIM ROBBINS

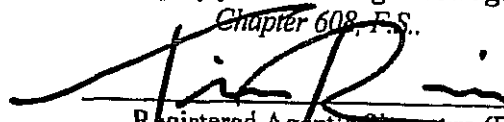
210 NORTH UNIVERSITY DRIVE

Florida street address (P.O. Box **NOT** acceptable)

CORAL SPRINGS FL

City, State, and Zip

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, F.S..



Registered Agent's Signature (REQUIRED)

(CONTINUED)

Page 1 of 2

2007 AUG 31 PM 4: 24
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLE IV- Manager(s) or Managing Member(s):

The name and address of each Manager or Managing Member is as follows:

Title:

"MGR" = Manager

"MGRM" = Managing Member

Name and Address:

MGRM

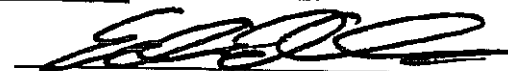
HESS KENNEDY COMPANY CHARTERED BWI
WALKER HOUSE, 87 MARY STREET
GRAND CAYMAN, KY1-9001

(Use attachment if necessary)

ARTICLE V: Effective date, if other than the date of filing: _____
(OPTIONAL)

(If an effective date is listed, the date must be specific and cannot be more than five business days prior to or 90 days after the date of filing.)

REQUIRED SIGNATURE:



Signature of a member or an authorized representative of a member.

(In accordance with section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

EDWARD CHERRY

Typed or printed name of signee

Filing Fees:

- \$125.00 Filing Fee for Articles of Organization and Designation of Registered Agent
- \$ 30.00 Certified Copy (Optional)
- \$ 5.00 Certificate of Status (Optional)

FILED
2007 AUG 31 PM 4:24
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EXHIBIT D

COVER LETTER

TO: Amendment Section
Division of Corporations

NAME OF CORPORATION: LAURA HESS, INC.

DOCUMENT NUMBER: P05000075010

The enclosed *Articles of Amendment* and fee are submitted for filing.

Please return all correspondence concerning this matter to the following:

LAURA HESS, ESQUIRE

(Name of Contact Person)

LAURA HESS & ASSOCIATES, P.A.

(Firm/ Company)

210 N. UNIVERSITY DRIVE, SUITE 209

(Address)

CORAL SPRINGS, FLORIDA 33071

(City/ State and Zip Code)

For further information concerning this matter, please call:

EDWARD CHERRY, COMPLIANCE OFFICER

(Name of Contact Person)

at (954) 245-5642

(Area Code & Daytime Telephone Number)

Enclosed is a check for the following amount:

☒ \$35 Filing Fee

☐ \$43.75 Filing Fee &
Certificate of Status

☐ \$43.75 Filing Fee &
Certified Copy
(Additional copy is
enclosed)

☐ \$52.50 Filing Fee
Certificate of Status
Certified Copy
(Additional Copy
is enclosed)

Mailing Address

Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Street Address

Amendment Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Articles of Amendment
to
Articles of Incorporation
of

LAURA HESS INC.

(Name of corporation as currently filed with the Florida Dept. of State)

P05000075010

(Document number of corporation (if known))

Pursuant to the provisions of section 607.1006, Florida Statutes, this *Florida Profit Corporation* adopts the following amendment(s) to its Articles of Incorporation:

NEW CORPORATE NAME (if changing):

LAURA HESS & ASSOCIATES, P.A.

(Must contain the word "corporation," "company," or "incorporated" or the abbreviation "Corp.," "Inc.," or "Co.")
(A professional corporation must contain the word "chartered", "professional association," or the abbreviation "P.A.")

AMENDMENTS ADOPTED- (OTHER THAN NAME CHANGE) Indicate Article Number(s) and/or Article Title(s) being amended, added or deleted: **(BE SPECIFIC)**

(Attach additional pages if necessary)

If an amendment provides for exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself: (if not applicable, indicate N/A)

(continued)

FILED
07 MAY 25 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The date of each amendment(s) adoption: 05/23/2005

Effective date if applicable: _____
(no more than 90 days after amendment file date)

Adoption of Amendment(s) **(CHECK ONE)**

☐ The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) by the shareholders was/were sufficient for approval.

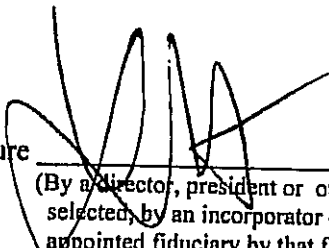
☐ The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____"
(voting group)

☐ The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.

☒ The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signature


(By a director, president or other officer - if directors or officers have not been selected, by an incorporator - if in the hands of a receiver, trustee, or other court appointed fiduciary by that fiduciary)

LAURA HESS, ESQUIRE

(Typed or printed name of person signing)

PRESIDENT/DIRECTOR

(Title of person signing)

FILING FEE: \$35

EXHIBIT E

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L06000115813
FILED 8:00 AM
December 05, 2006
Sec. Of State
mthomas

Article I

The name of the Limited Liability Company is:
HESS KENNEDY HOLDINGS LTD.

Article II

The street address of the principal office of the Limited Liability Company is:
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL. US 33071

The mailing address of the Limited Liability Company is:
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL. US 33071

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
HESS KENNEDY COMPANY
210 NORTH UNIVERISTY DIRVE
209
CORAL SPRINGS, FL. 33071

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: EDWARD CHERRY, DVP

Article V

The name and address of managing members/managers are:

Title: MGR
LAURA HESS, INC.
210 NORTH UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33071 US

Title: MGR
JEFF CAMPOS, P.A.
3200 NORTH UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33065 US

Title: MGR
DAVID KLEIMAN, P.A.
954 WEST GRACE STREET #102A
CHICAGO, IL. 60613 US

Title: MGR
EDWARD CHERRY
210 NORTH UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33071 US

Signature of member or an authorized representative of a member

Signature: EDWARD CHERRY

L06000115813
FILED 8:00 AM
December 05, 2006
Sec. Of State
mthomas

EXHIBIT F

DOCUMENT# L06000115813

FILED
Apr 30, 2007
Secretary of State

Entity Name: HESS KENNEDY HOLDINGS LTD.

Current Principal Place of Business:

New Principal Place of Business:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

Current Mailing Address:

New Mailing Address:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

FEI Number:

FEI Number Applied For (X)

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

Name and Address of New Registered Agent:

HESS KENNEDY COMPANY
210 NORTH UNIVERISTY DIRVE
209
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

Date

MANAGING MEMBERS/MANAGERS:

ADDITIONS/CHANGES:

Title: MGR () Delete
Name: LAURA HESS, INC.,
Address: 210 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33071 US

Title: () Change () Addition
Name:
Address:
City-St-Zip:

Title: MGR () Delete
Name: JEFF CAMPOS, P.A.,
Address: 3200 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33065 US

Title: () Change () Addition
Name:
Address:
City-St-Zip:

Title: MGR () Delete
Name: DAVID KLEIMAN, P.A.,
Address: 954 WEST GRACE STREET #102A
City-St-Zip: CHICAGO, IL 60613 US

Title: () Change () Addition
Name:
Address:
City-St-Zip:

Title: MGR () Delete
Name: CHERRY, EDWARD
Address: 210 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33071 US

Title: () Change () Addition
Name:
Address:
City-St-Zip:

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 608, Florida Statutes.

SIGNATURE: EDWARD CHERRY

MGR

04/30/2007

Electronic Signature of Signing Managing Member, Manager, or Authorized Representative / Date

EXHIBIT G

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L06000115625
FILED 8:00 AM
December 04, 2006
Sec. Of State
tcline

Article I

The name of the Limited Liability Company is:
THE CONSUMER LAW CENTER LC

Article II

The street address of the principal office of the Limited Liability Company is:
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL. US 33071

The mailing address of the Limited Liability Company is:
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL. US 33071

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
HESS KENNEDY COMPANY
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL. 33071

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: EDWARD CHERRY, DVP

Article V

The name and address of managing members/managers are:

Title: MGR
LAURA HESS, INC.
210 NORTH UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33071 US

Title: MGR
JEFF CAMPOS, P.A.
3200 N. UNIVERSITY DRIVE
CORAL SPRINGS, FL. 33065 US

Title: MGR
DAVID KLEIMAN, P.A.
954 WEST GRACE STREET
CHICAGO, IL. 60613 US

Signature of member or an authorized representative of a member

Signature: EDWARD CHERRY

L06000115625
FILED 8:00 AM
December 04, 2006
Sec. Of State
tcline

EXHIBIT H

DOCUMENT# L06000115625

Apr 30, 2007
Secretary of State

Entity Name: THE CONSUMER LAW CENTER LC

Current Principal Place of Business:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

New Principal Place of Business:

Current Mailing Address:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

New Mailing Address:

FEI Number:

FEI Number Applied For (X)

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

HESS KENNEDY COMPANY
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

ROBBINS, TIM
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: TIM ROBBINS

04/30/2007

Electronic Signature of Registered Agent

Date

MANAGING MEMBERS/MANAGERS:

Title: MGR () Delete
Name: LAURA HESS, INC.,
Address: 210 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33071 USTitle: MGR () Delete
Name: JEFF CAMPOS, P.A.,
Address: 3200 N. UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33065 USTitle: MGR () Delete
Name: DAVID KLEIMAN, P.A.,
Address: 954 WEST GRACE STREET
City-St-Zip: CHICAGO, IL 60613 USTitle: MGR () Delete
Name: DAVID LIPMAN, P.A.,
Address: 3200 N. UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33065Title: MGR () Delete
Name: STEIN, LEE
Address: 123 NW 13TH STREET
City-St-Zip: BOCA RATON, FL 33432Title: MGR () Delete
Name: MAVRIDES, MOYAL & AS, SOCIATES, LLP
Address: 1622 YORK AVENUE
City-St-Zip: NEW YORK, NY 10028

ADDITIONS/CHANGES:

Title: () Change () Addition
Name:
Address:
City-St-Zip:Title: () Change () Addition
Name:
Address:
City-St-Zip:Title: () Change () Addition
Name:
Address:
City-St-Zip:Title: () Change () Addition
Name:
Address:
City-St-Zip:Title: () Change () Addition
Name:
Address:
City-St-Zip:Title: () Change () Addition
Name:
Address:
City-St-Zip:

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 608, Florida Statutes.

SIGNATURE: EDWARD CHERRY

MGR

04/30/2007

Electronic Signature of Signing Managing Member, Manager, or Authorized Representative / Date

EXHIBIT I

HESS KENNEDY HOLDINGS, LTD
210 NORTH UNIVERSITY DRIVE, SUITE 209
CORAL SPRINGS, FL 33071
954-345-7848 TEL.
954-344-8438 FAX.

To: Registration Section
Division of Corporations

Subject: HESS KENNEDY HOLDINGS LTD.

The enclosed Articles of Amendment and fee(s) are submitted for filing. Please return all correspondence concerning this matter to the following:

Edward Cherry
Hess Kennedy Company Chartered BWI
210 North University Drive, Suite 209
Coral Springs, FL 33071

For further information concerning this matter, please call:

Edward Cherry at 954-245-5642.

Enclosed is a check in an amount equal to \$30.00 for filing fee and certificate of status.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
07 AUG 31 PM 1:20

ARTICLES OF AMENDMENT
TO
ARTICLES OF ORGANIZATION
OF

HESS KENNEDY HOLDINGS LTD

FIRST: The Articles of Organization were filed on December 5, 2006 and assigned document number L06000115813.

SECOND: This amendment is submitted to amend the following:

Article IV

Laura Hess, Inc. needs to be removed as MGR
Jeff Campos, P.A. needs to be removed as MGR.
David Kleiman, P.A. needs to be removed as MGR.
Edward Cherry needs to be removed as MGR.

The following needs to be added as MGRM:

Hess Kennedy Company Chartered BWI
Walker House, 87 Mary Street
Grand Cayman, KY1-9001

Dated: August 29, 2007

By: 

Edward Cherry, Authorized Representative of Member

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
07 AUG 31 PM 1:20

EXHIBIT J

2008 LIMITED LIABILITY COMPANY ANNUAL REPORT

Case 1:08-cv-00121-JUF Document 8 Filed 04/21/2008 Page 50 of 70

FILED

Apr 08, 2008

Secretary of State

DOCUMENT# L07000090250

Entity Name: HESS KENNEDY CHARTERED LLC

Current Principal Place of Business:210 N. UNIVERSITY DRIVE, STE. 900
CORAL SPRINGS, FL 33071**New Principal Place of Business:**210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071**Current Mailing Address:**210 N. UNIVERSITY DRIVE, STE. 900
CORAL SPRINGS, FL 33071**New Mailing Address:**210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071

FEI Number: 20-3903017

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:ROBBINS, TIM
210 N. UNIVERSITY DRIVE, STE. 209
CORAL SPRINGS, FL 33071 US**Name and Address of New Registered Agent:**CHERRY, EDWARD
210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: EDWARD CHERRY

04/08/2008

Electronic Signature of Registered Agent

Date

MANAGING MEMBERS/MANAGERS:**ADDITIONS/CHANGES:**

Title: MGRM () Delete
Name: HESS KENNEDY COMPANY, CHARTERED BWI
Address: WALKER HOUSE, 87 MARY STREET
City-St-Zip: GRAND CAYMAN, KY 19001

Title: MGRM (X) Change () Addition
Name: HESS KENNEDY COMPANY, CHARTERED BWI
Address: 210 N. UNIVERSITY DRIVE, SUITE 900
City-St-Zip: CORAL SPRINGS, FL 33071

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 608, Florida Statutes.

SIGNATURE: CHERRY EDWARD

MGR

04/08/2008

Electronic Signature of Signing Managing Member, Manager, or Authorized Representative / Date

EXHIBIT K

2007 FOR PROFIT CORPORATION ANNUAL REPORT

FILED

DOCUMENT# P06000110787

**Apr 25, 2007
Secretary of State**

Entity Name: THE CAMPOS CHARTERED LAW FIRM

Current Principal Place of Business:

10224 VESTAL COURT
CORAL SPRINGS, FL 330715835 US

New Principal Place of Business:

3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

Current Mailing Address:

10224 VESTAL COURT
CORAL SPRINGS, FL 330715835 US

New Mailing Address:

3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

FEI Number: 20-5605227

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

CAMPOS, JEFFREY S
10224 VESTAL COURT
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: _____

Electronic Signature of Registered Agent

_____ Date

Election Campaign Financing Trust Fund Contribution ().

OFFICERS AND DIRECTORS:

Title: PVPD () Delete
Name: CAMPOS, JEFFREY S
Address: 10224 VESTAL COURT
City-St-Zip: CORAL SPRINGS, FL 33071 US

ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS:

Title: () Change () Addition
Name:
Address:
City-St-Zip:

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears above, or on an attachment with an address, with all other like empowered.

SIGNATURE: JEFFREY S. CAMPOS

PVPD

04/25/2007

Electronic Signature of Signing Officer or Director

_____ Date

EXHIBIT L

DOCUMENT# P06000110787

FILED
Apr 08, 2008
Secretary of State

Entity Name: THE CAMPOS CHARTERED LAW FIRM

Current Principal Place of Business:

3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

New Principal Place of Business:

210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

Current Mailing Address:

3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

New Mailing Address:

210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

FEI Number: 20-5805227

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

CAMPOS, JEFFREY S
10224 VESTAL COURT
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

CAMPOS, JEFFREY S
210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: JEFFREY CAMPOS

Electronic Signature of Registered Agent

04/08/2008

Date

Election Campaign Financing Trust Fund Contribution ().

OFFICERS AND DIRECTORS:

Title: PVPD () Delete
Name: CAMPOS, JEFFREY S
Address: 10224 VESTAL COURT
City-St-Zip: CORAL SPRINGS, FL 33071 US

ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS:

Title: PVPD (X) Change () Addition
Name: CAMPOS, JEFFREY S
Address: 210 N. UNIVERSITY DRIVE, SUITE 900
City-St-Zip: CORAL SPRINGS, FL 33071 US

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears above, or on an attachment with an address, with all other like empowered.

SIGNATURE: JEFFREY CAMPOS

Electronic Signature of Signing Officer or Director

PVPD

04/08/2008

Date

EXHIBIT M

DOCUMENT# P06000150617

FILED
Apr 26, 2007
Secretary of State

Entity Name: JEFF CAMPOS, P.A.

Current Principal Place of Business:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33071 US

New Principal Place of Business:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

Current Mailing Address:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33071 US

New Mailing Address:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

FEI Number:

FEI Number Applied For (X)

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

HESS KENNEDY COMPANY
210 NORTH UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

CAMPOS, JEFFREY S
3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: JEFFREY S. CAMPOS

04/26/2007

Electronic Signature of Registered Agent

Date

Election Campaign Financing Trust Fund Contribution ().

OFFICERS AND DIRECTORS:

Title: DPVP () Delete
Name: CAMPOS, JEFF
Address: 3200 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33071 US

ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS:

Title: DPVP (X) Change () Addition
Name: CAMPOS, JEFF
Address: 3200 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33065 US

I hereby certify that the information supplied with this filing does not qualify for the for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears above, or on an attachment with an address, with all other like empowered.

SIGNATURE: JEFFREY S. CAMPOS

DPVP

04/26/2007

Electronic Signature of Signing Officer or Director

Date

EXHIBIT N

DOCUMENT# P06000150617

FILED
Apr 08, 2008
Secretary of State

Entity Name: JEFF CAMPOS, P.A.

Current Principal Place of Business:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

Current Mailing Address:

3200 NORTH UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

FEI Number: 77-0714126

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

CAMPOS, JEFFREY S
3200 N. UNIVERSITY DRIVE
210
CORAL SPRINGS, FL 33065 US

New Principal Place of Business:

210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

New Mailing Address:

210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

CAMPOS, JEFFREY S
210 N. UNIVERSITY DRIVE
SUITE 900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: JEFFREY CAMPOS

04/08/2008

Electronic Signature of Registered Agent

Date

Election Campaign Financing Trust Fund Contribution ().

OFFICERS AND DIRECTORS:

Title: DPVP () Delete
Name: CAMPOS, JEFF
Address: 3200 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33065 US

ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS:

Title: DPVP (X) Change () Addition
Name: CAMPOS, JEFF
Address: 210 N. UNIVERSITY DRIVE, SUITE 900
City-St-Zip: CORAL SPRINGS, FL 33071 US

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears above, or on an attachment with an address, with all other like empowered.

SIGNATURE: JEFFREY CAMPOS

DPVP

04/08/2008

Electronic Signature of Signing Officer or Director

Date

EXHIBIT O

DOCUMENT# P05000075010

Jan 03, 2008
Secretary of State

Entity Name: LAURA HESS & ASSOCIATES, P.A.

Current Principal Place of Business:

210 NORTH UNIVERSITY DRIVE
SUITE #209
CORAL SPRINGS, FL 33071 US

New Principal Place of Business:

210 NORTH UNIVERSITY DRIVE
SUITE #900
CORAL SPRINGS, FL 33071 US

Current Mailing Address:

210 NORTH UNIVERSITY DRIVE
SUITE #209
CORAL SPRINGS, FL 33071 US

New Mailing Address:

210 NORTH UNIVERSITY DRIVE
SUITE #900
CORAL SPRINGS, FL 33071 US

FEI Number: 20-2985213

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

CHERRY, EDWARD
210 NORTH UNIVERSITY DRIVE
SUITE #209
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

CHERRY, EDWARD
210 NORTH UNIVERSITY DRIVE
SUITE #900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

01/03/2008

Date

Election Campaign Financing Trust Fund Contribution ().

OFFICERS AND DIRECTORS:

Title: P,D () Delete
Name: HESS, LAURA
Address: 210 NORTH UNIVERSITY DRIVE, SUITE #209
City-St-Zip: CORAL SPRINGS, FL 33071 US

Title: VP,D () Delete
Name: CHERRY, EDWARD
Address: 210 NORTH UNIVERSITY DRIVE, SUITE #209
City-St-Zip: CORAL SPRINGS, FL 33071 US

ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS:

Title: P,D (X) Change () Addition
Name: HESS, LAURA
Address: 210 NORTH UNIVERSITY DRIVE, SUITE #900
City-St-Zip: CORAL SPRINGS, FL 33071 US

Title: VP,D (X) Change () Addition
Name: CHERRY, EDWARD
Address: 210 NORTH UNIVERSITY DRIVE, SUITE #900
City-St-Zip: CORAL SPRINGS, FL 33071 US

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears above, or on an attachment with an address, with all other like empowered.

SIGNATURE: LAURA HESS

P.D.

01/03/2008

Electronic Signature of Signing Officer or Director

Date

EXHIBIT P

Current Principal Place of Business:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

Current Mailing Address:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

FEI Number: 20-8109867

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

HESS KENNEDY COMPANY
210 NORTH UNIVERISTY DIRVE
209
CORAL SPRINGS, FL 33071 US

New Principal Place of Business:

210 N. UNIVERSITY DRIVE
900
CORAL SPRINGS, FL 33071 US

New Mailing Address:

210 N. UNIVERSITY DRIVE
900
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

HESS KENNEDY COMPANY
210 NORTH UNIVERISTY DIRVE
900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

04/08/2008

Date

MANAGING MEMBERS/MANAGERS:

Title: MGRM () Delete
Name: HESS KENNEDY COMPANY, CHARTERED BWI
Address: WALKER HOUSE, 87 MARY STREET
City-St-Zip: GRAND CAYMAN, KY1-9001,

ADDITIONS/CHANGES:

Title: MGR (X) Change () Addition
Name: HESS KENNEDY HOLDING, S, LTD.
Address: 210 N. UNIVERSITY DRIVE, SUITE 900
City-St-Zip: CORAL SPRINGS, FL 33071

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 608, Florida Statutes.

SIGNATURE: CHERRY EDWARD

MGR

04/08/2008

Electronic Signature of Signing Managing Member, Manager, or Authorized Representative / Date

EXHIBIT Q

DOCUMENT# L06000115625

Apr 08, 2008
Secretary of State

Entity Name: THE CONSUMER LAW CENTER LLC

Current Principal Place of Business:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

New Principal Place of Business:

210 N. UNIVERSITY DRIVE
900
CORAL SPRINGS, FL 33071 US

Current Mailing Address:

210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

New Mailing Address:

210 N. UNIVERSITY DRIVE
900
CORAL SPRINGS, FL 33071 US

FEI Number: 26-0324192

FEI Number Applied For ()

FEI Number Not Applicable ()

Certificate of Status Desired ()

Name and Address of Current Registered Agent:

ROBBINS, TIM
210 N. UNIVERSITY DRIVE
209
CORAL SPRINGS, FL 33071 US

Name and Address of New Registered Agent:

CHERRY, EDWARD
210 N. UNIVERSITY DRIVE
900
CORAL SPRINGS, FL 33071 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: CHERRY EDWARD

04/08/2008

Electronic Signature of Registered Agent

Date

MANAGING MEMBERS/MANAGERS:

Title: MGR () Delete
Name: THE CONSUMER LAW CEN, TER PARTNERS
Address: 210 NORTH UNIVERSITY DRIVE
City-St-Zip: CORAL SPRINGS, FL 33071 US

ADDITIONS/CHANGES:

Title: () Change () Addition
Name:
Address:
City-St-Zip:

I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Chapter 119, Florida Statutes. I further certify that the information indicated on this report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 608, Florida Statutes.

SIGNATURE: CHERRY EDWARD

MGR

04/08/2008

Electronic Signature of Signing Managing Member, Manager, or Authorized Representative / Date

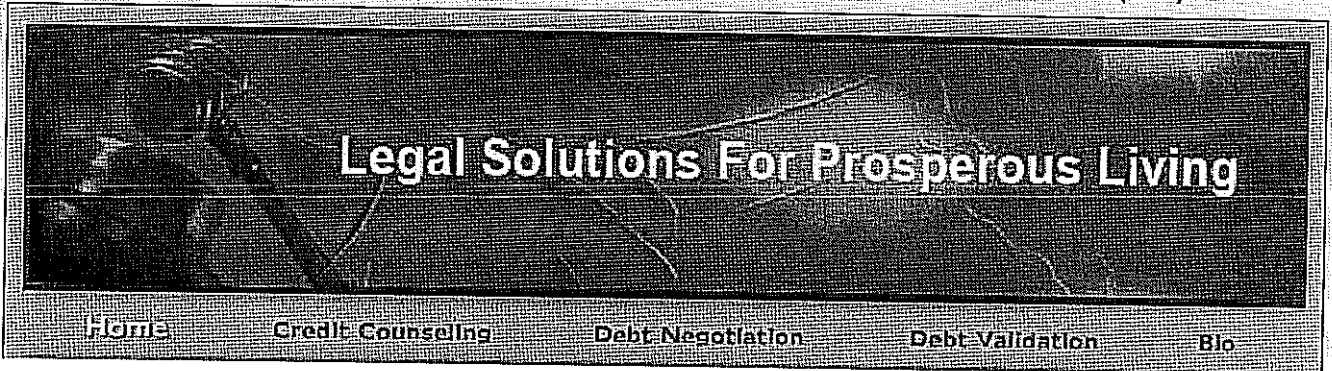
EXHIBIT R



Campos Chartered Law Firm

Attorneys at Law

Contact Us: (954) 510-7840



The Campos Chartered Law Firm is a consumer advocacy law firm that specializes in providing consumers with legal solutions to their current financial challenges. The attorneys of the Campos Chartered Law Firm are dedicated to providing effective and sound legal solutions to assist consumers in their quest to become financially independent.



Through the use of proven legal strategies, The Campos Chartered Law Firm has established an effective manner of dealing with original creditors, third party debt collectors, and consumer credit reporting agencies. Our attorneys are held to an elevated professional and ethical standard, and the services and benefits we provide to our clients are representative of these standards.

Our goal is to ensure that your rights are well protected and to curb collection abuse. Our strategy is extremely effective.

Florida State Bar Rules require that all attorney advertising include the following: The hiring of a lawyer is an important decision that should not be based solely upon advertisement. Before you decide, ask us to send you free written information about our qualifications and experience.
The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 Requires the following notice:
We are a Debt Relief Agency. This web site is not an offer to provide bankruptcy assistance services to any assisted person as defined under Section 527(b)(2) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.



Campos Chartered Law Firm
Attorneys at Law

Contact Us: (954) 510-7840



Credit Counseling

We work with approved debt consolidation organizations that negotiate with over 50,000 creditors and we are confident that we will be able to help you to develop a debt consolidation repayment plan or credit card management plan that will fit your budget and help you to reach your goal of becoming DEBT FREE!



Remember THERE IS LIFE AFTER DEBT and we will help you get back on track.

Credit Card Management

If you carry a balance, a credit card debt can be like a very expensive loan made by banks, gasoline companies or department stores. These credit card debts yield high profits to their issuers for several reasons. The most important is the high rate of interest (as high as 33% each year). Interest from a credit card alone can account for the bulk of the profits earned by the bank that issued you the credit card. Also, many credit card companies charge an annual fee for issuing you the credit card, and most of these companies charge late fees, over-the-limit fees and other miscellaneous charges. Finally, the banks and loan companies profit by charging the merchants and service providers a fee each time a customer uses the loan company's credit card in the merchant's establishment. Our debt consolidation and credit card management program can help you put an end to these high interest credit card debts. A Certified Debt Counselor will contact you within the next 24 hours with your free consultation. Please have your most recent Credit Card Statements available and we will show you how to consolidate them to save you from 20% to as much as 60% in monthly payments!

Florida State Bar Rules require that all attorney advertising include the following: The hiring of a lawyer is an important decision that should not be based solely upon advertisement. Before you decide, ask us to send you free written information about our qualifications and experience.

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 Requires the following notice:

We are a Debt Relief Agency. This web site is not an offer to provide bankruptcy assistance services to any assisted person as defined under Section 527(a)(2) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

EXHIBIT S

HESS | KENNEDY[Home](#)[Services Offered](#)[Our Business](#)[Contact Us](#)**WELCOME TO Hess | Kennedy!****Hess | Kennedy**

While our core concentration is that of asset management, we currently audit compliance with some of the major consumer protection statutes. Through a series of sophisticated disciplines, our attorneys have established an effective manner of dealing with original creditors, third party debt collectors, and consumer credit reporting agencies.

Our financial planner will analyze your personal income statement and place you with an attorney that will handle all aspects of your financial stability or instability. Your attorney will ensure that your rights are well protected and curb collection abuse.

Some of the services that our attorneys and affiliated companies offer are:

- Wealth Management
- Credit Counseling
- Debt Settlement
- Asset Protection

[...learn more.](#)

Hess | Kennedy. Managing Partner of Hess | Kennedy is Laura Hess. She is admitted for practice in Florida only. For cases outside of Florida Hess | Kennedy lawyers will request assistance from and associate with one of our hand-picked affiliate attorneys located throughout the country. An associated attorney will be compensated through Hess | Kennedy according to the work performed, in full compliance with the Florida Rules of Professional Conduct.

The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide ask us to send you written information about our Attorney / Lawyer qualifications and experience.

© 2007, All Rights Reserved, Hess | Kennedy

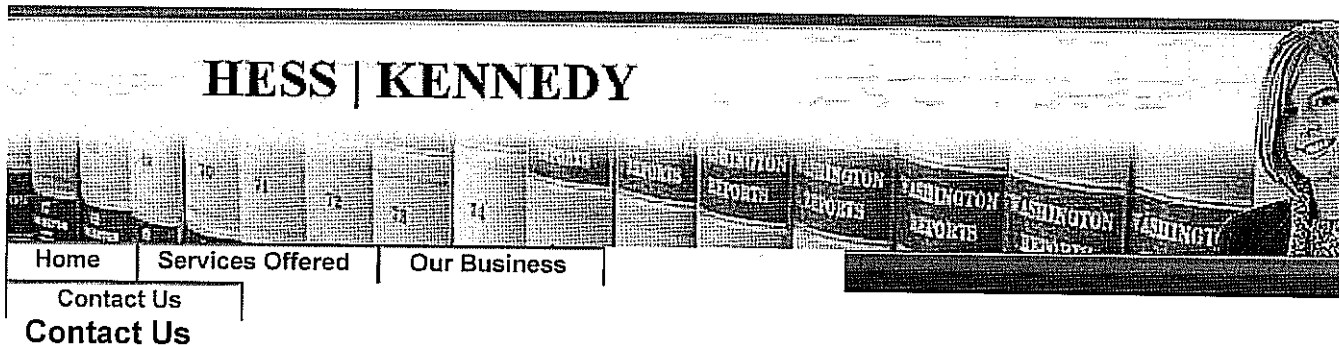
**FILL OUT OUR SHORT
FORM BELOW &
WE WILL CONTACT
YOU SHORTLY!**

Please fill out our short form below and we will contact you shortly!

☒ - required fields

First Name: Last Name: State: Country: Contact Phone: Best Time to Contact? Email Address: Question and
or Comments: **Submit**

(Please click the "Submit" button ONLY Once
This will take a short moment to process)

**USA OFFICES:****Hess | Kennedy Coral Springs Florida**

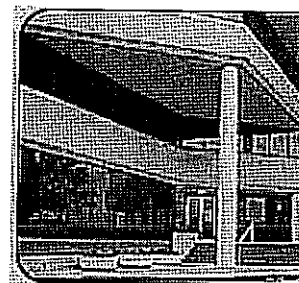
210 North University Drive , Suite 900

Coral springs , FL 33071

Florida@hesskennedylaw.com

954-510.7840 Tel

954-633.2933 Fax



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EXHIBIT T

COVER LETTER

TO: Amendment Section
Division of Corporations

NAME OF CORPORATION: LAURA HESS & ASSOCIATES, P.A.

DOCUMENT NUMBER: P05000075010

The enclosed *Articles of Amendment* and fee are submitted for filing.

Please return all correspondence concerning this matter to the following:

LAURA HESS, ESQUIRE

(Name of Contact Person)

LAURA HESS & ASSOCIATES, P.A.

(Firm/ Company)

210 NORTH UNIVERSITY DRIVE #900

(Address)

CORAL SPRINGS, FL 33071

(City/ State and Zip Code)

For further information concerning this matter, please call:

LAURA HESS, ESQUIRE

(Name of Contact Person)

at (954) 510-7840

(Area Code & Daytime Telephone Number)

Enclosed is a check for the following amount:

☐ \$35 Filing Fee

☒ \$43.75 Filing Fee &
Certificate of Status

☐ \$43.75 Filing Fee &
Certified Copy
(Additional copy is
enclosed)

☐ \$52.50 Filing Fee
Certificate of Status
Certified Copy
(Additional Copy
is enclosed)

Mailing Address

Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Street Address

Amendment Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

COVER LETTER

TO: Amendment Section
Division of Corporations

NAME OF CORPORATION: LAURA HESS & ASSOCIATES, P.A.

DOCUMENT NUMBER: P05000075010

The enclosed *Articles of Amendment* and fee are submitted for filing.

Please return all correspondence concerning this matter to the following:

LAURA HESS, ESQ
(Name of Contact Person)

LAURA HESS & ASSOCIATES, P.A.
(Firm/ Company)

210 N. University Dr. Suite 900
(Address)

Coral Springs FL 33071
(City/ State and Zip Code)

For further information concerning this matter, please call:

LAURA HESS at (954) 510-7840
(Name of Contact Person) (Area Code & Daytime Telephone Number)

Enclosed is a check for the following amount:

☐ \$35 Filing Fee

☐ \$43.75 Filing Fee &
Certificate of Status

☐ \$43.75 Filing Fee &
Certified Copy
(Additional copy is
enclosed)

☒ \$52.50 Filing Fee
Certificate of Status
Certified Copy
(Additional Copy
is enclosed)

Mailing Address

Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Street Address

Amendment Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Articles of Amendment
to
Articles of Incorporation
of

FILED

2000 FEB 27 AM 10:57

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

LAURA HESS & ASSOCIATES, P.A.

(Name of corporation as currently filed with the Florida Dept. of State)

P05000075010

(Document number of corporation (if known))

Pursuant to the provisions of section 607.1006, Florida Statutes, this *Florida Profit Corporation* adopts the following amendment(s) to its Articles of Incorporation:

NEW CORPORATE NAME (if changing):

(Must contain the word "corporation," "company," or "incorporated" or the abbreviation "Corp.," "Inc.," or "Co.")
(A professional corporation must contain the word "chartered", "professional association," or the abbreviation "P.A.")

AMENDMENTS ADOPTED- (OTHER THAN NAME CHANGE) Indicate Article Number(s) and/or Article Title(s) being amended, added or deleted: **(BE SPECIFIC)**

ARTICLE III: THIS CORPORATION IS ORGANIZED FOR THE SOLE
AND SPECIFIC PURPOSE OF RENDERING PROFESSIONAL LEGAL SERVICES.

(Attach additional pages if necessary)

If an amendment provides for exchange, reclassification, or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself: (if not applicable, indicate N/A)

(continued)

The date of each amendment(s) adoption: February 26, 2008

Effective date if applicable: _____
(no more than 90 days after amendment file date)

Adoption of Amendment(s) **(CHECK ONE)**

☒ The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) by the shareholders was/were sufficient for approval.

☐ The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____"
(voting group)

☐ The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.

☐ The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signature _____

(By a director, president or other officer - if directors or officers have not been selected, by an incorporator - if in the hands of a receiver, trustee, or other court appointed fiduciary by that fiduciary)

Edward Cherry

(Typed or printed name of person signing)

Vice President (Non-Shareholder)

(Title of person signing)

FILING FEE: \$35

EXHIBIT U

THE CONSUMER LAW CENTER

A PROFESSIONAL ASSOCIATION

October 3, 2007

Via Federal Express

Registration Section
Division of Corporations
2661 Executive Center Circle
Tallahassee, FL 32301

Re: The Consumer Law Center LC

The enclosed Articles of Amendment and fees are submitted for filing:

Please return all correspondence concerning this matter to the following:

Mike Norris
210 North University Drive #900
Coral Springs, FL 33071

Enclosed is a check in an amount equal to \$25.00 filing fee.

FILED

07 OCT -4 AM 11:57

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

210 NORTH UNIVERSITY DRIVE, SUITE 900
CORAL SPRINGS, FL 33071
954.510.7848 TELEPHONE
954.344.8438 TELECOPIER

THE CONSUMER LAW CENTER

A PROFESSIONAL ASSOCIATION

ARTICLES OF AMENDMENT TO ARTICLES OF ORGANIZATION OF

THE CONSUMER LAW CENTER LC

First: The Articles of Organization were filed on December 4, 2006 and assigned document number L06000115625.

Second: This amendment is submitted to amend the following:

ARTICLE I: Name

The name shall be changed to:
The Consumer Law Center, LLC

ARTICLE V

The following managing members/managers should be deleted:

Title: MGR
Laura Hess, Inc.
Laura Hess, Esq.
210 North University Drive
Coral Springs, FL 33071 US

Title: MGR
David Lipman, P.A.
David Lipman, Esq.
3200 N. University Drive
Coral Springs, FL 33065 US

Title: MGR
Edward Cherry, Sol
10th Floor, 1 Stephen Street
London, W1T 1AT, UK

Title: MGR
Jeff Campos, P.A.
Jeff Campos, Esq.
3200 N. University Drive
Coral Springs, FL 33065 US

Title: MGR
Lee Stein, Esq.
123 NW 13th Street
Boca Raton, FL 33432 US

Title: MGR
Walter Chen, Sol
101 Cecil Street
Singapore, Singapore, SI

Title: MGR
David Kleiman, P.A.
David Kleiman, Esq.
954 West Grace Street
Chicago, IL 60613 US

Title: MGR
Mavrides, Moyal & Associates, LLP
Dean Mavrides, Esq.
1622 York Avenue
New York, NY 10028 US

07 OCT -4 AM 11:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

THE CONSUMER LAW CENTER

A PROFESSIONAL ASSOCIATION

ARTICLE V

The following managing members/managers should be added:

Title: MGR
The Consumer Law Center Partners
c/o The Consumer Law Center
210 North University Drive, Suite 901
Coral Springs, FL 33071

Dated: October 3, 2007

By: 

Edward Cherry
Authorized Agent

FILED
07 OCT -4 AM 11:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

210 NORTH UNIVERSITY DRIVE, SUITE 900
CORAL SPRINGS, FL 33071
954.510.7848 TELEPHONE
954.344.8438 TELECOPIER

EXHIBIT V

Hess Kennedy Chartered
PO Box 41
Syosset, NY 11791
Phone: (800)711-1460 Fax: (866)384-3330

**HESS | KENNEDY
CHARTERED**

March 3, 2008
Via First Class Mail

**CONFIDENTIAL SETTLEMENT NEGOTIATIONS
INADMISSIBLE FOR ANY PURPOSE**

Marriott Rewards Visa
PO Box 15148
Wilmington, DE 19850-5148

Re: A _____
Account # _____ -6100

JPMorgan Chase
Non-Confidential
MAR 13 2008
DPS, JS

Dear Representative:

The firm represents the above listed named consumer in regards to the referenced account. The above consumer is in the process of receiving a financial evaluation and is enrolled in a bankruptcy prevention service.

During the next 60-90 days, our counselors will be reviewing the consumer's personal financial statements, including the above referenced account. In addition, we will be archiving and preparing a summary of all collection activities of any original creditor, third party collection agent or collection attorney.

We ask that your representatives not contact our client but instead direct any and all correspondence to our firm. Contacting a consumer, which is known to be represented by a law firm, can be classified as a deceptive trade practice. Your failure to abide by this request will result in our pursuing all legal and equitable remedies available under state and federal law.

Please direct any and all future correspondence to our attention, including the address and facsimile number of the division to which you would prefer all correspondence and information directed.

Sincerely,



Jeffery Campos
Hess Kennedy Chartered

cc: Alberto Gautreaux

HESS KENNEDY CHARTERED | PO BOX 41 | SYOSSET | NY | 11791